

United States Bankruptcy Court
Eastern District of Virginia

In re Ronald Steven Federici

Debtor(s)

Case No. 17-13144
Chapter 7

TO:

St. Andrew the Apostle School
11602 Kemp Mill Road
Silver Spring, MD 20902

**NOTICE TO
CREDITOR(S) (RE AMENDMENT)**

NOTICE IS HEREBY GIVEN that an amendment to the above-captioned debtor's schedules has been filed

- adding you as a creditor,
 deleting you as a creditor,
 correcting your address

A copy of the amendment is forwarded to you together with this notice.

If amendment is adding creditor(s)] NOTICE IS FURTHER GIVEN that also forwarded to you together with this notice is a copy of the notice of the meeting of creditors called by the United States Trustee pursuant to Federal Rule of Bankruptcy Procedure 2003, giving the particulars of the case and stating the last date for the filing of claims (*if any was given*), for filing complaints objecting to the discharge and complaints to determine the dischargeability of certain debts; a copy of the discharge of the debtor, *if one has been entered*, a subsequent notice to file claims, *if one has been issued*, and any other filed document affecting the rights of the added creditor(s).

Ronald Steven Federici

Date: 11-15-17

By



Attorney for Debtor [or Pro Se Debtor]

State Bar No.: 75935

Address: Baneylaw, P.C.

2121 Eisenhower Ave, Ste 200

Alexandria, VA 22314

Telephone No.: 571-303-9102

CERTIFICATION

I certify that on 11/16/2017 served a copy of the foregoing notice on the United States Trustee, any appointed trustee, and any and all entities affected by the amendment pursuant to Local Bankruptcy Rule 1009-1(A).

/s/ Nathan Baney

Nathan Baney 75935

Attorney for Debtor [or Pro Se Debtor]

Fill in this information to identify your case:

Debtor 1	Ronald Steven Federici		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA		
Case number (if known)	17-13144		

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.1	St. Andrew Apostle School Nonpriority Creditor's Name 11602 Kemp Mill Road Silver Spring, MD 20902 Number Street City State Zip Code	\$2,828.00
	Last 4 digits of account number	
	When was the debt incurred?	
	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed
	<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Type of NONPRIORITY unsecured claim:
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify Tuition

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

	Total Claim
6a. Domestic support obligations	\$ 0.00

Total claims from Part 1	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here.	6b. \$ <u>0.00</u> 6c. \$ <u>0.00</u> 6d. \$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e. \$ <u>0.00</u>
Total claims from Part 2	6f. Student loans	6f. \$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6g. \$ <u>0.00</u> 6h. \$ <u>0.00</u> 6i. \$ <u>2,828.00</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ <u>2,828.00</u>

United States Bankruptcy Court
Eastern District of Virginia

In re Ronald Steven Federici

Debtor(s)

Case No. 17-13144
Chapter 7

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I certify under penalty of perjury that the foregoing is true and correct.

Date November 15, 2017

Signature



Ronald Steven Federici
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Information to identify the case:

Debtor 1	Ronald Steven Federici	Social Security number or ITIN xxx-xx-8749
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Eastern District of Virginia		Date case filed for chapter 7 September 19, 2017
Case number: 17-13144-KHK		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Ronald Steven Federici	
2. All other names used in the last 8 years		
3. Address	13310 Compton Road CLIFTON, VA 20124	
4. Debtor's attorney Name and address	Nathan D. Baney Baneylaw, P.C. 2121 Eisenhower Ave Suite 200 Alexandria, VA 22314	Contact phone 571-303-9102 Email: nathan@baneylaw.com
5. Bankruptcy trustee Name and address	Donald F. King 1775 Wiehle Avenue, Suite 400 Reston, VA 20190	Contact phone (703) 218-2100 Email: Kingtrustee@ofplaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	200 South Washington Street Alexandria, VA 22314 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: September 20, 2017 McVCIS 24-hour case information: Toll Free 1-866-222-8029
7. Meeting of creditors	October 26, 2017 at 11:00 AM	Location: 115 South Union Street, Suite 206, Alexandria, VA 22314
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: December 26, 2017
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Ronald Steven Federici
 Debtor

Case No. 17-13144-KHK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: shepherd
Form ID: 309APage 1 of 2
Total Noticed: 47

Date Rcvd: Sep 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2017.

db +Ronald Steven Federici, 13310 Compton Road, CLIFTON, VA 20124-1512
 tr +Donald F. King, 1775 Wiehle Avenue, Suite 400, Reston, VA 20190-5159
 14057830 +AETNA INNOVATION HEALTH, GB COLLECTS LLC, 145 BRADFORD DRIVE, WEST BERLIN, NJ 08091-9269
 14057831 +AFSHIN AFSHARIA, 1164 MARKELL COURT, RESTON, VA 20194-1461
 14057833 +AMERIGAS, PO BOX 371473, PITTSBURGH, PA 15250-7473
 14057834 +ANTHEM BLUE CROSS, PO BOX 11792, NEWARK, NJ 07101-4792
 14057838 +Bell Pump & Well, Inc., 6100 Little Ox Road, Fairfax Station, VA 22039-3611
 14057841 +CAPITAL ONE BANK, PO BOX 17219, BALTIMORE, MD 21297-1219
 14057844 +CLOUD, FEEHERY, RICHTER, 3190 FAIRVIEW PARK DRIVE, SUITE 1050,
 FALLS CHURCH, VA 22042-4559
 14057845 +COX COMMUNICATION, PO BOX 9001089, LOUISVILLE, KY 40290-1089
 14057843 +Citibank, NA, PO Box 790110, Saint Louis, MO 63179-0110
 14057847 +FLAGSHIP, CHARGEBACK DEPARTMENT, PO BOX 3429, THOUSAND OAKS, CA 91359-0429
 14057848 +George Leroy Moran, 4041 University Dr., Suite 301, Fairfax, VA 22030-3410
 14057849 +Gross & Romanick, P.C., 3975 University Drive #410, Fairfax, VA 22030-2520
 14057850 +HAPPY ROCK MERCHANT SOLUTIONS, C/O GROSS AND ROMANICK, 3975 UNIVERSITY DRIVE, Ste 410,
 FAIRFAX, VA 22030-2520
 14057851 +HAYMARKET VETERINARY SERVICE, PO BOX 1005, HAYMARKET, VA 20168-8005
 14057852 IRS, DEPARTMENT OF TREASURY, OGDEN, UT 08457-0000
 14057854 +JOHN O. LONG ESQ, 9730 SOUTH PARK CIRCLE, FAIRFAX STATION, VA 22039-2939
 14057855 +JONES ROGERS HEATING, 10376 BATTLEVIEW PARKWAY, MANASSAS, VA 20109-2338
 14057856 +KUBOTA CREDIT CORPORATION, PO BOX 2046, GRAPEVINE, TX 76099-2046
 14057857 +Landmark Financial Services, 13466 Baltimore Ave, Laurel, MD 20707-9409
 14057859 Linda Rosa & Larry Sarner, 11 West Ninth Street, Loveland, CO 80537-0000
 14057862 +MILESTONE, P.O. Box 4477, BEAVERTON, OR 97076-4401
 14057861 +Mark. S. Albanese, 4041 University Dr., Suite 301, Fairfax, VA 22030-3410
 14057863 +Miniman Funds LLC dba Ladder C, PO Box 1734, Hayward, WI 54843-1734
 14057866 +NOVEC, 13310 COMPTON ROAD, CLIFTON, VA 20124-1512
 14057868 +PAYPAL CREDIT, PO BOX 105658, ATLANTA, GA 30348-5658
 14057869 +REDMON, PEYTON AND BRASWELL, 510 KING STREET, ALEXANDRIA, VA 22314-3132
 14057872 +SUROVELL, ISAACS AND LEVY PC, 4010 UNIVERSITY DRIVE, FAIRFAX, VA 22030-6805

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: nathan@baneylaw.com Sep 22 2017 01:57:40 Nathan D. Baney, Baneylaw, P.C.,
 2121 Eisenhower Ave, Suite 200, Alexandria, VA 22314
 tr +EDI: BDFKING Sep 22 2017 01:43:00 Donald F. King, 1775 Wiehle Avenue, Suite 400,
 Reston, VA 20190-5159
 14057832 +EDI: RMSC.COM Sep 22 2017 01:43:00 AMAZON/SYNCRONY BANK, PO BOX 960013,
 ORLANDO, FL 32896-0013
 14057835 +EDI: BANKAMER.COM Sep 22 2017 01:43:00 BANK OF AMERICA, PO BOX 15019,
 WILMINGTON, DE 19850-5019
 14057836 +EDI: TSYS2.COM Sep 22 2017 01:43:00 BARCLAYCARD, PO BOX 13337,
 PHILADELPHIA, PA 19101-3337
 14057837 +E-mail/Text: bankruptcy@bbandt.com Sep 22 2017 01:58:08 BB& T BANK, PO BOX 580435,
 CHARLOTTE, NC 28258-0435
 14057840 +EDI: CAPITALONE.COM Sep 22 2017 01:43:00 CAPITAL ONE BANK, PO BOX 71083,
 CHARLOTTE, NC 28272-1083
 14057846 +EDI: RCSFNBMARIN.COM Sep 22 2017 01:43:00 CREDIT ONE BANK, PO BOX 60500,
 CITY OF INDUSTRY, CA 91716-0500
 14057853 EDI: IRS.COM Sep 22 2017 01:43:00 IRS, Centralized Insolvency Operati, PO Box 21126,
 Philadelphia, PA 19114-0000
 14057858 +EDI: TFSR.COM Sep 22 2017 01:43:00 LEXUS FINANCIAL, PO BOX 4102,
 CAROL STREAM, IL 60197-4102
 14057860 +E-mail/Text: bankruptcy@loanme.com Sep 22 2017 01:59:27 LoanMe, Inc.,
 1900 S. State College Blvd, Anaheim, CA 92806-0101
 14057864 +EDI: NFCU.COM Sep 22 2017 01:43:00 NAVY FEDERAL CREDIT UNION, PO BOX 3000,
 MERRIFIELD, VA 22119-3000
 14057865 +E-mail/Text: Bankruptcy_3rdParty_Team@cashnetusa.com Sep 22 2017 01:59:28 NET CREDIT,
 175 W. JACKSON BLVD SUITE 1000, ATT: BANKRUPTCY NOTICE, CHICAGO, IL 60604-2863
 14057867 +Fax: 407-737-5634 Sep 22 2017 02:46:03 OCWEN, 1661 WORTHINGTON ROAD, SUITE 100,
 WEST PALM BEACH, FL 33409-6493
 14057870 +EDI: AGFINANCE.COM Sep 22 2017 01:43:00 SPRINGLEAF/ONE MAIN FINANCIAL, PO BOX 742536,
 CINCINNATI, OH 45274-2536
 14057871 +E-mail/Text: bankruptcynotices@squareup.com Sep 22 2017 01:59:33 SQUARE,
 1455 MARKET STREET, SUITE 600, SAN FRANCISCO, CA 94103-1357
 14057873 +EDI: WTRRRNBANK.COM Sep 22 2017 01:43:00 TARGET, PO BOX 660170, DALLAS, TX 75266-0170
 14057874 +E-mail/Text: bankruptcyleftdepartment@tsico.com Sep 22 2017 01:59:25 TRANSWORLD SYSTEMS INC,
 500 VIRGINIA DRIVE, SUITE 514, FT WASHINGTON, PA 19034-2707
 14057875 +E-mail/Text: bankruptcyleft@yellowstonecapllc.com Sep 22 2017 01:59:27 YELLOWSTONE CAPITAL,
 ONE EVERTRUST PLAZA, SUITE 1401, JERSEY CITY, NJ 07302-3087

TOTAL: 19